

**MODIFIED CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

CASE NO. 15-02561

Debtor Brian L. Sanderson SS# xxx-xx-1624 Median Income ☐ Above ☒ Below
 Joint Debtor Hannah C. Sanderson SS# xxx-xx-2307
 Address 10660 Road 450 Philadelphia, MS 39350-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 55 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) **Debtor shall pay \$ 364.68 per **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Life Care
105 MS 35
Carthage MS
39051-0000

- (B) Joint Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Mississippi Dept. of Revenue:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Other/ <u>Dept of Ed/Navient - see below</u>	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Other/ <u>Internal Revenue Serv</u>	\$ <u>1,936.00</u>	@ <u>39.46</u>	/month
Other/ <u>Neshoba Tax Collector</u>	\$ <u>1,709.06</u>	@ <u>34.83</u>	/month
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DOMESTIC SUPPORT OBLIGATION DUE TO: _____
 -NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid _____ direct, _____ through payroll deduction, or _____ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through _____ shall be paid the amount of \$ per month beginning

To be paid _____ Direct _____ through payroll deduction _____ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: -NONE- BEGINNING _____ @\$ _____ PLAN DIRECT
 MTG ARREARS TO: -NONE- THROUGH _____ \$ _____ @\$ _____ /MO*
 (*Including interest at %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: -NONE- Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
*Citizens National Bank	2009 Dodge Journey Location: 10660 Road 450, Philadelphia MS 39350		13,142.33	9.980.00	5.00%	*Pay Value
*Philly Finance	1999 Chevrolet Truck & rifle		300.00	300.00	5.00%	*Pay Value
*Vanderbilt Mortgage	2007 Clayton Mobile Home		27,919.00	19,749.97	5.00%	Pay Value

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Central Finance	NPMSI in personal property	946.00	0.00 avoid lien
First Franklin Financi	NPMSI in personal property	822.70	0.00 avoid lien
*Philly Finance	1999 Chevrolet Truck	2,949.67	0.00 surrender

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
Dept of Ed/Navient-	\$21,762.00		in deferment

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

GENERAL UNSECURED DEBTS totaling approximately \$ 53380.31 . Such claims must be timely filed and not disallowed to receive payment as follows: _____ IN FULL (100%) or 1 % (percent) MINIMUM, or a total distribution of \$____, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$	<u>3,200.00</u>
Attorney Fees Previously Paid \$	<u>200.00</u>
Attorney fees to be paid in plan \$	<u>3,000.00</u>

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)

Jim Arnold 1625

**Attorney at Law
333 East Mulberry
Durant, MS 39063**

Telephone/Fax

Telephone/Fax **(662) 653-6448**

Facsimile No. **(662) 653-3432**

E-mail Address **arnoldjh@bellsouth.net**

DATE: **11/5/2015**

DEBTOR'S SIGNATURE

/S/ BRIAN L. SANDERSON

JOINT DEBTOR'S SIGNATURE

/S/ HANNAH C. SANDERSON

ATTORNEY'S SIGNATURE

/S/ JIM ARNOLD